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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of)	
)	
Applicants: James Benjamin Williams et al.)	
)	Examiner
Serial No. 10/797,889)	Olabode Akintola
)	
Filed: March 10, 2004)	Art Unit 3691
)	
Title: Methods for issuing, distributing, managing and)	
redeeming investment instruments providing)	
securitized annuity options)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

FAX TRANSMISSION COVER LETTER

- 7 SHEETS TOTAL -

The attached AMENDMENT (6 pages) is being transmitted via facsimile to the central facsimile number of United States Patent and Trademark Office, (571) 273-8300, on January 24, 2007.

Respectfully submitted,



Dated: January 24, 2007

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AMENDMENT

In response to the outstanding Office Action mailed on January 12, 2007, please amend the above-identified application by making the changes described in the following sections, each of which begins on a separate page:

Amendments to the claims

Remarks